

In re:  
Krista M. Ragusa  
Debtor

Case No. 24-11672-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Aug 23, 2024

User: admin  
Form ID: 155

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2024:

Recip ID	Recipient Name and Address
db	+ Krista M. Ragusa, 302 Delaware Avenue, Wind Gap, PA 18091-1266
14883699	+ Danielle DiLeva, Esquire, KML Law Group, P.C., 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
14895900	+ PENNYMAC LOAN SERVICES, LLC, C/O Denise Carlon, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14883700	+ Email/PDF: ebnotices@pnmac.com	Aug 23 2024 23:50:23	PennyMac Loan Services LLC, 3043 Townsgate Rd., #200, Westlake Village, CA 91361-3027
14906056	+ Email/PDF: ebnotices@pnmac.com	Aug 23 2024 23:50:30	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2024 at the address(es) listed below:

Name	Email Address
DAVID S. GELLERT	on behalf of Debtor Krista M. Ragusa dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	

District/off: 0313-4

User: admin

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on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Krista M. Ragusa	)	Case No. 24-11672-pmm
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: August 22, 2024

For The Court

Patricia M. Mayer  
Judge, United States Bankruptcy Court